

## Exhibit 69

Plaintiffs' Corrected Averment of Jurisdictional Facts and  
Evidence and/or Statement of Facts as to Defendant Al Rajhi Bank  
Pursuant to Rule 56.1

CENTRAL INTELLIGENCE AGENCY



DIRECTORATE OF INTELLIGENCE

28 August 2002

## Al-Haramain: Support for Extremists and Terrorists

## Al-Haramain: Support for Extremists and Terrorists [REDACTED]

### Key Findings (U)

[REDACTED]  
persons working in at least 20 countries in Africa, Asia, and Europe for al-Haramain Islamic Foundation (HIF)—a Saudi-based nongovernmental organization (NGO)—have supported Islamic terrorist and militant groups.

- HIF officials provide financial and logistic support to Bin Ladin associates and other Islamic radicals by diverting funds and supplies from legitimate activities.
- Other extremist groups—such as al-Ittihad al-Islamiya, HAMAS, Egyptian Islamic Jihad, Lashkar-i-Tayyiba, and foreign *mujahidin* in Bosnia and Chechnya—get funding from HIF or use al-Haramain as a front for fundraising and operational activities. [REDACTED]
- Analysis [REDACTED] indicates that HIF Director Shaykh Aqil Ibn ‘Abdul-‘Aziz al-‘Aqil, who manages al-Haramain’s business on a day-to-day basis, is providing funds to offices with terrorist ties in ways that will avoid foreign government scrutiny, such as using personal bank accounts. [REDACTED]

Some Saudi Government officials—such as Saudi Minister of Interior Prince Nayif bin Abd al-Aziz and some Saudi Embassy personnel—condone or ignore the activities of al-Haramain headquarters, field offices, and representatives that support terrorist and militant groups.

- We judge that the large number of field offices and individuals linked to al-Qa’ida and associated terrorist groups and their connections within the Saudi Government—both in Saudi Arabia and abroad—contradict Riyadh’s claim of ignorance of al-Haramain’s activities.
- [REDACTED] that Prince Nayif is aware of al-Haramain’s illicit activities in the Balkans [REDACTED]. Individuals working in Saudi Embassies in several countries appear to be witting of—and sometimes assist—HIF branch offices that support extremist groups.

[REDACTED]

Al-Haramain is trying to avoid host government scrutiny in the wake of the 11 September attacks by changing the locations of many of its offices and by covering up suspicious activities.

- Al-Haramain offices, with help from their headquarters, have scaled back some activities in offices with known terrorist ties while finding ways to circumvent financial controls, such as changing banks and using cash couriers. [REDACTED]. [REDACTED]

#### **Prospects To Cut Al-Haramain's Ties to Terrorists [REDACTED]**

Al-Haramain's close ties to the Saudi Government and its primary role in supporting the spread of Salafi Islam by building mosques and schools and by engaging in charitable works will complicate efforts to cut its ties to terrorists.

- The Saudi Government will be reluctant to act publicly against the NGO. Riyadh might be more willing to increase oversight or investigate individual employees—although probably not vigorously—if presented with unquestionable evidence of a person's terrorist ties.
- Some countries where al-Haramain operates might be willing to investigate or expel the NGO and to freeze its assets. Bosnia, for example, raided al-Haramain offices in the spring in cooperation with US agencies. Other countries, such as Indonesia, probably would be reluctant to act against HIF.
- Publicizing the results of the raids or arrests of complicit officials might increase pressure on the NGO. [REDACTED]

### Al-Haramain: Support for Extremists and Terrorists

The Saudi nongovernmental organization (NGO) al-Haramain Islamic Foundation (HIF) propagates the fundamentalist Salafi form of Sunni Islam by building mosques and schools, publishing an array of literature, and undertaking charitable works. HIF's worldview and goals for society are similar to those of other conservative Salafi groups that seek to implement a literal interpretation and total application of Islamic law. While HIF officially eschews violence, in practice many HIF officials and employees systematically support Islamic terrorist and militant groups worldwide under the guise of providing humanitarian assistance.<sup>1</sup>

#### Ties to al-Qa'ida

at least 20 al-Haramain field offices and representatives operating in 50 countries in Africa, Asia, Europe, and North America, as well as its headquarters in Saudi Arabia, appear to be providing financial and logistic support to al-Qa'ida. In some cases,

financial support or collusion in terrorist plots.

Some of the ties are to key al-Qa'ida officials or ongoing plots.

<sup>1</sup> The NGO is also known as Al-Haramain (AlHaramain, al-Haramain, al-Kharamain) Foundation, Al Haramain Islamic Foundation, Al Haramain Humanitarian Foundation, and Al Haramain Charitable Foundation. HIF is a Saudi-based NGO funded by the Saudi Government and wealthy individuals sympathetic to the Salafiyya movement

- November 2001, unspecified al-Haramain officials met with the leadership of Wafa, an NGO with close ties to al-Qa'ida.

HIF offices in Indonesia and Pakistan support al-Qa'ida and other extremist groups.

This assessment was prepared by the DCI Counterterrorist Center's Office of Terrorism Analysis with contributions from the Office of Near East and South Asian Analysis. Comments and queries are welcome and may be directed to

[REDACTED]

Documents seized during SFOR raids in the Balkans [REDACTED] suggest that employees at HIF offices in Albania, Bosnia, Croatia, and Kosovo support al-Qa'ida and affiliated groups. Individuals in each of these offices have been funded by or worked with Bin Ladin, [REDACTED].

- Bosnian authorities found e-mails in June 2002 from al-Qa'ida members on computers confiscated from the al-Haramain office in Travnik, Croatia. The e-mails contained instructions to attack an SFOR base in Tuzla, according to press reporting.

[REDACTED]

Al-Haramain offices in at least five African countries—Comoros Islands, Djibouti, Kenya, Somalia, Tanzania, and probably in Ghana—support al-Qa'ida and affiliated terrorist groups.

- [REDACTED] former HIF director in Tanzania Mummar al-Turki Abdul Wahab Dahil helped coordinate involvement in the 1998 US Embassy bombing in that country.
- [REDACTED] Dr. Omar Shams Idris, the HIF director in Tanzania, may have provided funds for a possible terrorist attack in Mombasa, Kenya, as of April 2002.
- Al-Haramain's Saudi headquarters delivered [REDACTED] cash [REDACTED] to Ramzi ben Mizauni Benfraj, the head of the Tanga, Tanzania office. Mizauni reportedly threw a party in Dar es Salaam to celebrate the 11 September attacks and, as of May, was attempting to gain Tanzanian citizenship illegally through the purchase of false documents.

- Elias Ali Noor, a Somali employee of Al-Haramain in Somalia, may have ties to USS Cole suspects, [REDACTED]

#### Ties to Other Terrorist and Militant Groups

Other terrorist groups, such as al-Ittihad al-Islamiya (AIAT), an Islamic terrorist group in Somalia; the Palestinian Islamic Resistance Movement (HAMAS); and Egyptian Islamic Jihad receive financial and logistic support from HIF, [REDACTED].

- [REDACTED] HIF Jakarta office director Ahmad al-Amoudi met [REDACTED] with Jafar Umar Thalib, leader of the Indonesian extremist group Laskar Jihad. Al-Moudi noted that al-Haramain was working with Thalib on several ongoing "projects."

- In 2002, HIF's director in Tanzania funded the most extremist mosques in the country, [REDACTED] and abused the NGO's tax-free status to import goods to raise funds for extremist activities. [REDACTED]

### HIF Promoting Extremism [REDACTED]

HIF builds mosques and Islamic schools to create an environment conducive to Islamic militancy.

[REDACTED] Al-Haramain's schools, mosques, and publications espouse Salafism's rigid fundamentalism and attack opposing secular and religious—including other Islamic—doctrines.

- HIF's modest relief operations and infrastructure construction projects in Africa and the Balkans, for example, are targeted to help only Muslim communities and propagate the Salafist brand of Sunni Islam, according to press reporting.
- HIF claims on its web site that its goal is "conveying the true Islamic teachings throughout the world" and that it has an annual budget of about \$57 million, although press reports estimate its budget at \$30 million. Al-Haramain has offices and representatives in about 50 countries, according to its website.
- Al-Haramain's funding and recruitment efforts are part of a broader effort by Persian Gulf-based jihadists to use nongovernmental organizations to radicalize local Muslims, [REDACTED]. The efforts complement those of HIF employees to recruit young Muslims for the jihad against the "enemies of Islam." [REDACTED]

The Saudi royal family seeks to bolster its domestic standing and to maintain the Kingdom's international Islamic profile by funding propagation of the faith—*dawa*—and by supporting other international Islamic causes. Saudi resources flow to Islamic organizations through myriad government-run charities, state institutions, and Saudi-based NGOs. In addition, many wealthy Saudis fund Islamic propagation abroad and donate money to Islamic groups outside the country through nongovernmental networks.

Al-Haramain provided logistic and financial support to Bosnians and Chechens and the foreign *mujahidin* who support them. Popular support for the Bosnians and Chechens is very strong in the Arab world, and most Arabs do not equate the *mujahidin* activities with terrorism.

- The HIF in Bosnia during the 1990s funded and supported the foreign *mujahidin* battalion in Zenica, transported *mujahidin*, provided logistic and financial support for its members, and conducted propaganda activities. [REDACTED]
- [REDACTED] HIF provided about one-third of the total funds being funneled from the Persian Gulf to support the Chechen insurgency in the Caucasus.
- HIF appears to have been the only source of financial support for the *mujahidin* fighting in Chechnya in October after the global counterterrorism campaign began. [REDACTED]

### Adapting Under Scrutiny (U)

In the wake of the 11 September attacks, al-Haramain officials have been relocating, and changing their activities to avoid heightened government scrutiny. Al-Haramain offices, with help from headquarters, have scaled back their activities with known terrorists while finding ways to circumvent new financial controls. The Kenya office made similar adaptations after the US Embassy bombings.

- Immediately following the terrorist attacks in the United States in 2001, officials at the al-Haramain office in Kosovo destroyed all documents that could link the organization to extremist or terrorist activities. [REDACTED]. In late 2001, HIF officials decided to maintain a low profile [REDACTED] before resuming illicit activities. [REDACTED]

- [REDACTED] the HIF office in Islamabad also sought permission from the Riyadh office in July to cease operations for up to three months to avoid scrutiny [REDACTED]

- In addition to curtailing temporarily some activities, HIF's representatives in Somalia probably will seek to avoid scrutiny by moving or temporarily closing its offices and working through partner NGOs such as the Africa Muslims Agency, Al Farouk, and the Saudi High Commission for Relief, [REDACTED]

Analysis [REDACTED] since 11 September indicates that HIF headquarters has changed the way it sends funds to offices engaged in suspicious activities to prevent the money from being identified or seized by foreign officials. Al-Haramain increasingly sends money to individuals' personal accounts in addition to transferring funds to branch office accounts. We have also noted transfers originated from senior HIF officials' personal accounts in Saudi Arabia to personal accounts of known HIF affiliates.

- [REDACTED]
- HIF employees' accounts in Albania previously received money from an HIF official account at al-Rajhi bank [REDACTED]

- [REDACTED] HIF headquarters sent [REDACTED] cash to the Tanzania office via courier. The transfer is particularly suspicious given [REDACTED] that the chief of the office is wanted in Algeria for inciting Islamic demonstrations against the government, [REDACTED].

- According to press reporting, al-Qa'ida associate Wa'el Hamza Julaydan, who was declared persona non grata in 1999 by the Albanian Government due to his extremist activities, still has access to al-Haramain's bank accounts.

- [REDACTED] funds from an HIF account in Saudi Arabia at al-Rajhi bank were transferred to an al-Ansar Welfare Trust in Kashmir. Al-Ansar Welfare Trust is a front for Lashkar-i-Tayyiba (LT) and Tehrik ul-Mujahidin, which have been listed by the United States as terrorist groups. [REDACTED]

Despite its concern about scrutiny, al-Haramain opened new offices in Ghana and Uganda, and may expand into New Zealand and Thailand.

- In late June 2002, al-Haramain established an official presence in Accra, Ghana, with help from another fundamentalist Islamic NGO, the Islamic Research and Reformation Center, [REDACTED]. The new HIF office recently disseminated anti-Western propaganda and ideological support for radical Islamic groups like al-Qa'ida to attendees at an HIF-sponsored course, [REDACTED].

- [REDACTED] June 2002, officials from the al-Qa'ida-linked HIF office in Tanzania are opening another office in Kampala, Uganda.

### Senior HIF Officials Complicit in Illicit Activities

We judge that HIF Director Shaykh Aqil Ibn 'Abdul-'Aziz al-'Aqil, who manages al-Haramain's business on a day-to-day basis, is aware that funds in several field offices are being used to support terrorist and militant groups.

he almost certainly has been involved in suspicious money movements since 11 September.

- April 1999, al-Haramain used a centralized system that prohibits individuals from allocating funds without the personal approval of the foundation's director.

- Shaykh Aqil, other senior managers, and individuals at branch offices are at least aware that several branch offices provide logistic support to Islamic extremists.

- Shaykh Aqil may have received funds from an unspecified organization with extremist ties in the last few months.

*Mujahidin* leaders frequently have coordinated funding support with senior al-Haramain managers, who were aware that their donations were being used for military support. The organization reportedly also has issued visas and identity papers to *mujahidin*, funded their recruitment and travel, and provided health care for wounded *mujahidin*.

2001, Chechen *mujahidin* received about from al-Haramain,

- Chechens and foreign *mujahidin*, received a loan that was authorized by Shaykh Hujaj al-Arini, a senior al-Haramain official, November 2001.

### Some Saudi Officials Turning Blind Eye

several Saudi Government officials—such as Minister of the Interior Prince Nayif bin Abd al-Aziz and some Saudi Embassy personnel—condone or ignore the activities of HIF field offices that support terrorist and militant groups. HIF receives support from Riyadh by submitting periodic reports to the Minister for Islamic Guidance, Shaykh Salih Bin 'Abd al-'Aziz. The Ministry of Islamic Guidance, in its supervisory role, coordinates on these reports.

Saudi Minister of the Interior Prince Nayif may be aware of al-Haramain's illicit activities in the Balkans.

- Several US officials discussed al-Haramain with Prince Nayif in February and March 2002, undermining any claim of ignorance by the Interior Minister.

Individuals working in Saudi Embassies in several countries appear to be witting of, and sometimes assisting, HIF branch offices that support extremist groups.

activities. [REDACTED] Shaykh Aqil is the director of both organizations and that HIF used the two names to deceive international observers.

- Shaykh Salih supported this claim by telling the press that the US Government apologized to the NGO for confusing the names after Riyadh froze the branch's assets jointly with the United States.

#### Cutting HIF's Ties to Extremism Difficult [REDACTED]

We judge that Riyadh's policy on al-Haramain reflects an effort to balance appeasing the Saudi public by supporting Islamic causes and responding to US demands to shut down organizations tied to terrorist groups. Riyadh certainly understands this balancing act allows Islamic terrorist networks to continue to operate.

Saudi Government officials also have tried to circumvent the asset freeze imposed on HIF's Balkans office by supporting a misleading claim by HIF headquarters.

- Riyadh reacted to the US demarche in February on al-Haramain by issuing an official statement acknowledging "reports" of abuses by individuals affiliated with foreign offices of HIF. Riyadh publicly committed to take actions to prevent the abuses and jointly froze al-Haramain's assets in Bosnia and Somalia in March.
- Saudi Minister of Islamic Guidance Shaykh Salih then claimed to the press in early April that the al-Haramain office in Sarajevo was not engaged in illicit activities.

Riyadh also cooperated with HIF's plan in April 2002 to deflect international criticism by claiming there are two Saudi organizations with the name al-Haramain—al-Haramain al-Khayriyya and al-Haramain al-Masjed al-Aqsa Charity Foundation—and that only one is involved in questionable

- Riyadh—suspecting that Islamic militants redirect some of the government's charitable donations—has stepped up efforts to monitor private funding to Islamic causes and the activities of Saudi-based NGOs through intelligence and security services.
- Riyadh might be willing to take action against specific HIF employees if given clear evidence of their ties to al-Qa'ida.
- Considerable private funding continues to elude Saudi officials' detection.

The Saudi Government, nonetheless, probably will resist moving aggressively against al-Haramain either publicly or privately. Riyadh will be reluctant to restrict citizens' contributions to NGOs for *dawa* (propagation of Islam) and charitable aid—and is likely to reject international demands to do so—because such contributions are a central tenet of Islam. Limiting donations to al-Haramain and other NGOs would prompt widespread popular criticism.

- Saudi Foreign Minister Saud al-Faysal told US officials on 11 August 2002 that Saudi Arabia could not stop interacting with Islamic organizations and that Riyadh was in the best position to deal with the “religious foment and fanaticism” existing in the Kingdom. [REDACTED]
- Other governments, such as Bangladesh, Belgium, Canada, Egypt, Ethiopia, France, Germany, Hungary, India, Jordan, Lebanon, Nepal, New Zealand, Spain, and Turkey, may be willing to monitor the activities of al-Haramain officials operating and transiting in their countries. [REDACTED]
- Saudi leaders also do not want to be seen as bowing to US pressure, especially amid widespread anger over the Israeli-Palestinian conflict and anticipated US military action in Iraq. [REDACTED]

Some other key governments—such as Indonesia—also may be unwilling to monitor and disrupt HIF offices abroad. Jakarta would be wary of taking aggressive action against al-Haramain—which has been in Indonesia since 1999—that could generate political fallout for having cracked down on a charity known locally for its humanitarian activities.

- Indonesia’s weak financial controls make a thorough investigation of terrorist-related allegations difficult. [REDACTED]. Jakarta still has not passed anti-money laundering laws, nor has it implemented nonprofit foundation laws. [REDACTED]

Several countries might be willing to investigate HIF offices that we suspect are engaged in terrorist activities. Albania, Croatia, Kenya, Pakistan, Russia, and Tanzania may be persuaded to target aggressively HIF offices by freezing its assets or disrupting their operations or even expelling the NGO. Publicizing the results of the raids or arrests of complicit officials might increase pressure on the NGO.

- [REDACTED] these governments at least suspect that al-Haramain supports extremists in their countries.
- Bosnia, for example, raided al-Haramain offices in the spring in a joint effort with the FBI and the Department of Defense. Kenya expelled al-Haramain after the 1998 Embassy bombings, and Russia has proposed freezing the NGO’s assets.

## Appendix A

### Regional Information (U)

According to its website, al-Haramain comprises 12 working committees, divided by regional and functional responsibilities. Each committee is designated according to its function or region. Press reporting indicates that al-Haramain has a presence in 50 countries, although we do not have information on all of HIF's offices and representatives. [REDACTED]

#### Africa<sup>2</sup>

HIF maintains a presence in about a dozen African countries and supports several extremist groups, particularly Somalia's Al-Itihad Al-Islamiya (AIAI), according to press [REDACTED].

Al-Haramain employees also provided cover and logistic support for al-Qa'ida cells, including those involved in the 1998 Embassy bombings in Kenya and Tanzania. Most of al-Haramain's field office directors in East Africa are aware of and support the organization's aid to militant extremists, and at least some top-level officials from HIF's headquarters condone the funding of extremist groups. [REDACTED]

- Al-Haramain's website claims that the Africa Committee consists of six bureaus, located in Somalia, Tanzania, Guinea, Comoros Islands, Kenya, and Nigeria. The Committee has six agents in Uganda, Mauritania, Sudan, Burkina Fasso, Benin, and Madagascar. [REDACTED]

HIF's branch offices in Tanzania have been linked to al-Qa'ida and other extremist groups. [REDACTED], Dr. Omar Shams Idris, the HIF director in Tanzania, may have provided funds for a possible terrorist attack in Mombasa, Kenya, in April 2002.

[REDACTED]

- Al-Haramain's Saudi headquarters delivered [REDACTED] cash to Ramzi ben Mizauni Benfraj, the head of the Tanga office [REDACTED]. Mizauni reportedly threw a party in Dar es Salaam to celebrate the 11 September attacks, and as of May, was attempting to gain Tanzanian citizenship illegally through the purchase of false documents.

- Officials of al-Haramain's Saudi headquarters have also traveled to Tanzania to aid in acquiring visas for employees, and expedite the visa process.

- [REDACTED] May 2002 the HIF office in Tanzania was involved in a large farm projec [REDACTED]
- [REDACTED]

[REDACTED] al-Haramain's top priority in Africa is supporting the AIAI faction, [REDACTED]. AIAI—designated by the US Department of Treasury under Executive Order 13224 as a foreign terrorist group—seeks to establish an Islamic state in "Greater Somalia" including parts of Ethiopia, Djibouti, and Kenya. HIF offices worldwide collect funds to provide AIAI financial support to establish Islamic schools, courts, and other institutions in AIAI-influenced territory. HIF has also helped the faction develop its insurgent and terrorist capabilities. [REDACTED]

In addition to its support of African Islamic terrorist groups, al-Haramain's field offices in Tanzania and Kenya have aided al-Qa'ida cells, including those responsible for the 1998 US Embassy bombings.

[REDACTED]

[REDACTED] a Somali employee of al-Haramain in Somalia. [REDACTED] Elias Ali Noor, may have ties to USS Cole suspects. [REDACTED]

Al-Haramain also misuses its status as a charitable organization to fund Islamist political parties and civic groups in East African countries—including Tanzania, Djibouti, and Comoros Islands. In some instances, the funding extends to supporting sectarian violence. [REDACTED]

### Asia<sup>3</sup>

The Asia Committee has bureaus and agents in 10 countries. The Committee's bureaus are in Pakistan, Bangladesh, Indonesia, and China. The Committee's agents are in Yemen, Azerbaijan, India, Jordan, Lebanon, and Chechnya. [REDACTED]

Al-Haramain uses its presence in Indonesia to support extremist groups and is poised for expansion in the region. [REDACTED]

- [REDACTED] Ahmad al-Amoudi—the Jakarta office director who served tours for al-Haramain in Pakistan, Bangladesh, and Azerbaijan in the 1990s—may have been involved in *mujahidin* recruitment.

- [REDACTED] al-Amoudi met with Jafar Umar Thalib, leader of the Indonesian extremist group Laskar Jihad; al-Amoudi also noted that al-Haramain was working with Thalib on several ongoing "projects."

- Al-Haramain has built 25 mosques and schools in Indonesia and asserted control over mosque leadership positions to radicalize the local population—a break from the Indonesian custom of allowing local populations to select their mosque leader. [REDACTED]

Al-Haramain also supports extremists in other Asian countries.

- [REDACTED] funds were transferred from an HIF headquarters account in Saudi Arabia at al-Rajhi bank to an al-Ansar Welfare Trust in Kashmir. [REDACTED] al-Ansar Welfare Trust is a front for Lashkar-e-Tayyiba (LT) and Tehrik ul-Mujahdin, which have been listed by the United States as terrorist groups. [REDACTED]

### Europe

[REDACTED] individuals in the HIF offices in the Balkans are supporting extremist groups.

- Employees at HIF offices in Albania, Bosnia, Croatia, and Kosovo have been funded by or have acted on behalf of Usama Bin Ladin. [REDACTED]

- [REDACTED] Micro Enterprise Bank officials in July suspected al-Haramain of questionable financial activity. [REDACTED]

[REDACTED] The manager of the European Committee, Hisham al-Mashari, told the press in June that HIF has 30 offices in 13 European countries in addition to Bosnia and Kosovo. [REDACTED]

- HIF took steps in late May 2002 to apply for official status in Russia.

HIF's effort to open in Russia probably will fail because employees at al-Haramain have a long history of supporting the Chechens and foreign *mujihidin* movement.

November 2001

a loan

from  
al-Haramain to

the *mujihidin* in

Chechnya. In addition,

an al-Haramain employee, provided funds and supplies to Chechen *mujahidin* leaders, including several individuals tied to al-Qa'ida.

- al-Haramain officials have couriered funds to Chechnya for both World Assembly for Muslim Youth and the International Islamic Relief Organization.

#### North America

al-Haramain's activities in North America HIF's

Ashland, Oregon, office

holds fundraisers and functions at a mosque. Press reports state that HIF has a Missouri office. HIF also plans to open offices in Boston and Nashville, according to its website.